

IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF INDIANA  
HAMMOND DIVISION

IN RE: ) Case No.: 19-22676-kl  
)  
MATTHEW JOSEPH LAUDIG, ) Chapter: 13  
Debtor. )

**BRIAN HECIMOVICH'S OBJECTION TO CONFIRMATION  
OF PROPOSED CHAPTER 13 PLAN**

Comes now Brian Hecimovich, by counsel, David M. Blaskovich, P.C., and for his Objection to Confirmation of Proposed Chapter 13 Plan, states as follows:

1. Debtor filed a proposed Chapter 13 Plan in the above referenced action and the deadline to object thereto is January 29, 2020.

2. Brian Hecimovich is a secured creditor of Debtor by virtue of a Lake County Commissioner Owned Tax Sale Certificate assigned to Brian Hecimovich for the real property commonly known as 807 E. Ridge Road, Gary, Indiana.

3. Brian Hecimovich objects to the confirmation of Debtor's proposed Chapter 13 Plan ("Plan") because the Plan fails to adequately value the real property commonly known as 807 E. Ridge Road, Gary, Indiana, believed to be in excess of \$3,000.00.

4. Brian Hecimovich objects to the confirmation of Debtor's proposed Chapter 13 Plan ("Plan") because the Plan fails to provide an adequate interest rate. The Indiana statutory interest rate due him is at least 10% per annum.

5. Brian Hecimovich objects to the confirmation of Debtor's proposed Chapter 13 Plan ("Plan") because the Plan fails to provide how the debtor will fund the costs associated with the real property, namely the future real property taxes and maintenance of the structure on the real property.

WHEREFORE, Brian Hecimovich, by counsel, respectfully requests that, for the foregoing reasons, the Court deny confirmation of Debtor's proposed Chapter 13 Plan as filed, and for all other relief proper in the premises.

DAVID M. BLASKOVICH, P.C.

DATED: January 28, 2020

By: /s/ David M. Blaskovich

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### **CERTIFICATE OF SERVICE**

I hereby certify that on January 28, 2020, a copy of the foregoing Objection was filed electronically. Notice of this filing will be sent to the following parties through the Court's Electronic Case Filing System. Parties may access this filing through the Court's system.

**Paul R. Chael**  
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I further certify that on January 28, 2020, a copy of the foregoing Objection was mailed by first-class U.S. Mail, postage prepaid, and properly addressed to the following:

**Matthew Joseph Laudig**  
8374 Aster Drive  
Apt. 3B  
Merrillville, IN 46410

By: /s/ David M. Blaskovich